

Information to identify the case:

Debtor 1 **Frederick P Wellman**

Social Security number or ITIN **xxx-xx-8433**

First Name Middle Name Last Name

EIN -- --

Debtor 2

Social Security number or ITIN -- --

(Spouse, if filing)

First Name Middle Name Last Name

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-33225-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frederick P Wellman

November 9, 2020

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frederick P Wellman
Debtor(s)

Case No. 20-33225-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Nov 10, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db	+ Frederick P Wellman, 2613 Main Street, Richmond, VA 23223-7849
cr	+ Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
15424715	+ Brookfield Properties, 2 S. 25th St., Richmond, VA 23223-7857
15424718	+ First Home Bank / SBA, 9190 Seminole Circle, Seminole, FL 33772-3148
15424720	+ John & Karen Larsen, 2015 Summit Ave., Saint Paul, MN 55105-1461
15424721	+ Lending Club, 595 Market St., Ste. 200, San Francisco, CA 94105-2807
15424722	+ Loanme Inc, 1900 S State College Blv, Anaheim, CA 92806-0101
15424724	+ Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txitrustee.com	Nov 11 2020 04:09:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15424716	+ EDI: CAPITALONE.COM	Nov 11 2020 06:43:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15424717	+ Email/PDF: creditonebknofications@resurgent.com	Nov 11 2020 04:02:40	Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872
15424719	EDI: IRS.COM	Nov 11 2020 06:43:00	I.R.S. / Special Procedures, P.O. Box 7346, Philadelphia, PA 19101-7346
15424722	+ Email/Text: bankruptcy@servicingsolutions.com	Nov 11 2020 04:12:00	Loanme Inc, 1900 S State College Blv, Anaheim, CA 92806-0101
15424723	+ EDI: DAIMLER.COM	Nov 11 2020 06:43:00	Mercedes Benz Financia, P.o. Box 961, Roanoke, TX 76262-0961
15424725	+ EDI: RMSC.COM	Nov 11 2020 06:43:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15424726	Email/Text: bkr@taxva.com	Nov 11 2020 04:11:00	Va. Dept. of Taxation, Box 1115, Richmond, VA 23218-0000

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0422-7

User: admin

Page 2 of 2

Date Rcvd: Nov 10, 2020

Form ID: 318

Total Noticed: 15

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
David K. Spiro	on behalf of Debtor Frederick P Wellman dspiro@sblawva.com r54849@notify.bestcase.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3